

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Application of:  
THOMAS G. SISK

Application No. 09/813,745

Filed: March 21, 2001

For: LOAN PRODUCT AND SYSTEM AND  
METHOD FOR PROVIDING AND  
MONITORING A LOAN PRODUCT

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) Examiner: Nga B. Nguyen  
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) Art Unit: 3628  
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**REPLY TO JUNE 9, 2005 OFFICE ACTION**

MAIL STOP RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed June 9, 2005, rejecting all pending claims. A shortened statutory period of three-months for filing this Reply without extension is set to expire on September 9, 2005. Therefore, this Reply is considered timely filed.

This Reply should be considered a submission in a Request for Continued Examination (RCE) under 37 C.F.R. 1.114 (see attached *Transmittal*). Enclosed is a check in the amount of \$395.00 to cover the cost of this request in accordance with §1.17(e). Reconsideration of the referenced application, including all pending claims, is respectfully requested in light of the amendments and remarks set forth below.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.